Page 1

IN THE UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF OHIO - EASTERN DIVISION

LAWRENCE R. GLAZER, etc.,

Plaintiff,

JUDGE BOYKO

MAGISTRATE WHITE

-vs-

CASE 1:09-CV-01262

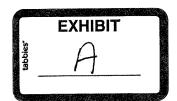
CHASE HOME FINANCE, LLC, et al.,

Defendants.

Deposition of NICOLETTE GLAZER, ESQ., taken as if upon cross-examination before Colleen M. Malone, a Notary Public within and for the State of Ohio, in the courtroom of Magistrate Judge Greg White, 801 West Superior Avenue, Courtroom 11-B, on Tuesday, January 20, 2015, at 2:50 p.m. pursuant to notice and/or stipulations of counsel on behalf of the Defendants in this cause.

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Page 67

- 1 A. Yes.
- 2 Q. Will you turn to the next page where it says
- 3 "National Mold Remediation."
- 4 A. Yes.
- 5 Q. Do you see that document?
- 6 A. Yes, I do.
- 7 Q. Can you identify what this document is?
- 8 A. This says "Scope and Cost of Mold Remediation"
- 9 that was sent by NVR to me.
- 10 Q. And it says "Client, Nicolette Glazer."
- 11 Do you see that?
- 12 A. That's correct.
- 13 Q. And what is NVR? Is it NMR or NVR?
- 14 A. I believe it's NMR maybe.
- 15 O. What is National Mold Remediation?
- 16 A. I believe is it a mold remediation contractor.
- 17 Q. And did you utilize National Mold Remediation,
- that company, to perform mold remediation
- services on the Bristol Road property?
- 20 A. Larry did, yes.
- 21 Q. Larry did.
- But it refers to the client as you, correct?
- 23 A. I dealt with them, absolutely, on Larry's behalf,
- 24 absolutely.
- 25 Q. Okay. Okay. And if you look at Bates 350, it



Page 68
says "Our price for PHASE I as described above:
\$2,198.87."
What are you looking at? Twenty-one
eight -- uh-huh. Uh-huh.

- 5 Q. Was that amount paid to National Mold Remediation
- 6 by Mr. Glazer?
- 7 A. I believe so.
- 8 Q. You believe so.
- 9 Is there any documentation evidencing payment
- 10 made?

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- 11 A. I'm sure there is a payment that was made. I
- don't know in what format they accepted it, but
- there was a payment made to them.
- 14 Q. Okay. Is Mr. Glazer alleging as item of damages
- in this case the \$2,189.87 for the mold
- 16 remediation?
- 17 A. Counsel, what I will present to the Court as a
- measure of damages is a determination I will make
- 19 when that's made.
- 20 Larry Glazer claims in his complaint that he
- is seeking an actual damages, which are defined
- 22 by the courts in interpreting the Federal Debt
- Collection Practices Act. To the extent they
- will be allowed or proven, that's a guestion to
- be raised on a different day.



Page 69

- 1 Q. Okay. Did Mr. Glazer submit a claim to any
- insurance company for the cost that he paid to
- 3 National Mold Remediation?
- 4 A. I have no recollection.
- 5 Q. You have no recollection, Mrs. Glazer?
- 6 A. I'm sure there is a document with the insurance
- 7 company if there was one.
- 8 Q. Has it been produced in this litigation?
- 9 A. No.
- 10 Q. Okay. So Mr. Glazer may have submitted a claim
- 11 to his insurance company for the mold remediation
- that was performed by National Mold Remediation
- 13 company?
- 14 A. Larry Glazer made a claim for a loss at the
- property. Larry Glazer made a settlement with an
- insurance company.
- 17 O. Okay. When was that claim made?
- 18 A. I believe the claim was made by the estate. My
- 19 recollection is that that was a claim made by the
- 20 estate -- I believe Deborah Klie made that claim.
- 21 The actual -- my recollection is the insurance
- 22 policy, that was Charlie Klie's policy, lapsed in
- 23 early August or maybe late August, I don't know
- for sure, but I believe that the claim was made
- 25 under the policy held by Charlie Klie.

